

REMARKS/ARGUMENTS

This Amendment is in response to the Office Action mailed April 7, 2008. Claims 1-43 were pending in the present application and are subject to restriction. This Amendment, which elects Group I, also amends claim 1, cancels claims 8-11 and 18-43, and adds new claims 44-56, leaving pending in the application claims 1-7, 12-17, and 44-56. Reconsideration of the rejected claims and consideration of the newly presented claims is respectfully requested.

I. Restriction of the Claims.

The claims are subjected to restriction under 35 U.S.C. §121 as being drawn to groups classified as:

Group I: Claims 1-7 and 12-17 as being drawn to a transaction filtering system;

Group II: Claims 8-11 as being drawn to a hierarchical data structure;

Group III: 18-22 as being drawn to a transaction allocation output;

Group IV: Claims 23-30 as being drawn to a method of determining an allocation;

Group V: Claims 31-37 as being drawn to a method of generating a transaction allocation output;

Group VI: Claims 38-42 as being drawn to a system for determining allocation of a plurality of transactions; and

Group VII: Claim 43 as being drawn to a computer readable medium storing code for determining an allocation plan

Although Applicants do not necessarily agree with these groupings and/or the need for restriction, Applicants hereby elect to prosecute the claims of Group I without traverse. Applicants reserve the right to present the non-elected claims in subsequent continuing applications. Applicants hereby cancel the claims of Groups II-VII (claims 8-11 and 18-43) and request consideration and examination of the claims of Group I (claims 1-7 and 12-17).

II. Newly Presented Claims

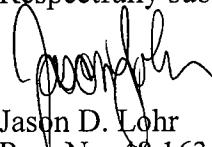
Claims 44-56 have been added to cover different aspects of the present invention. These claims are supported by the specification and do not add new matter. Further, as these claims are computer readable medium claims corresponding to the elements of the elected claims, these claims should not be subject to restriction. Applicants therefore respectfully request consideration of newly presented claims 44-56.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 925-472-5000.

Respectfully submitted,



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